

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHELE M BACANI

Debtor(s)

Case No. 09-03197

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/01/2009.
- 2) The plan was confirmed on 05/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/25/2009.
- 5) The case was dismissed on 12/18/2009.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,900.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,012.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$261.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,273.95**

Attorney fees paid and disclosed by debtor: \$300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE RECEIVABLES	Unsecured	501.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	193.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	116.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	542.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	925.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	312.00	NA	NA	0.00	0.00
COMCAST	Unsecured	399.00	NA	NA	0.00	0.00
COMPUCREDIT CORP	Unsecured	894.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	532.00	NA	NA	0.00	0.00
CROSSINGS AT WOLF CREEK	Secured	NA	0.00	0.00	0.00	0.00
CROSSINGS AT WOLF CREEK	Secured	3,055.00	2,854.44	2,854.44	360.60	0.00
DEPENDON COLLECTION SERVICE	Unsecured	390.00	NA	NA	0.00	0.00
FIRST PREMIER	Unsecured	514.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	437.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	40,507.00	40,506.19	40,506.19	1,501.25	0.00
GMAC RESCAP LLC	Secured	NA	0.00	0.00	0.00	0.00
HSBC	Unsecured	570.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	677.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	985.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	61.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	400.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	618.00	626.75	626.75	0.00	0.00
SBC AMERITECH	Unsecured	545.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	NA	684.63	684.63	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Secured	26,155.00	26,155.00	26,155.00	1,064.32	699.88

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$40,506.19	\$1,501.25	\$0.00
Debt Secured by Vehicle	\$26,155.00	\$1,064.32	\$699.88
All Other Secured	\$2,854.44	\$360.60	\$0.00
<b>TOTAL SECURED:</b>	<b>\$69,515.63</b>	<b>\$2,926.17</b>	<b>\$699.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$1,311.38</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,273.95</u>	
Disbursements to Creditors	<u>\$3,626.05</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/11/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.